

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Tammy M. Campbell
Debtor(s)

Bankruptcy Case No.: 19-20818-CMB
Issued Per Apr. 29, 2019 Proceeding
Chapter: 13
Docket No.: 32 - 16
Concil. Conf.: September 12, 2019 at 10:00 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 18, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Sep. 12, 2019 at 10:00 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☒ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: PNC Bank N.A. at Claim No. 8 .
- ☒ H. Additional Terms: The debtor shall appropriately pursue the claim dispute as to Claim No. 1 of Cavalry SPV 1, LLC.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.


Carlota M. Böhm, Judge
United States Bankruptcy Court

Dated: May 3, 2019

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Tammy M. Campbell
 Debtor

Case No. 19-20818-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

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 Total Noticed: 43

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db
 15016310 +Tammy M. Campbell, 198 McChain Road, Finleyville, PA 15332-4113
 +ALLIANCE CHARTER, c/o FIRST FEDERAL CREDIT, 24700 CHAGRIN BLVD. SUITE 2,
 Beachwood, OH 44122-5647
 15016314 +AMSHER COLLECTIONS/DISH NETWORK, 4524 SOUTH LAKE PARKWAY, STE 1,
 Birmingham, AL 35244-3271
 15016315 +AT&T/DIVERSFIELD CONSULTANTS, 10550 DEER WOOD PARK BLVD., Jacksonville, FL 32256-0596
 15016318 +CHILD COMMUNITY PEDIATRICS, COLLECTION SERVICES, PO BOX 14931, Pittsburgh, PA 15234-0931
 15016321 +CPA/PEOPLES GAS, PO BOX 9037, Addison, TX 75001-9037
 15016320 +CPA/PEOPLES GAS, PO BOX 802068, Dallas, TX 75380-2068
 15016323 +FINLEYVILLE BORO, c/o KEYSTONE COLLECTIONS GROUP, 546 WEDNELL ROAD, Irwin, PA 15642-7539
 15016324 +Finleyville Boro & SD, c/o Keystone Collections Group, 546 Wendell Road,
 Irwin, PA 15642-7539
 15016326 +HSBC BANK NEVADA NA c/o CALVARY SPV, ATTN: DAVID APOTHAKE ESQ,
 520 FELLOWSHIP ROAD STE C306, PO BOX 5496, Mount Laurel, NJ 08054-5496
 15016329 +MACYS, PO BOX 183084, Columbus, OH 43218-3084
 15016330 +NCB MANAGEMENT EXPRESS, 610 WALTHAM WAY, Sparks, NV 89437-6695
 15016332 +PARKING COURT, 633 W WISCONSIN AVENUE, Milwaukee, WI 53203-1918
 15016333 +PEOPLES GAS, PO BOX 644760, Pittsburgh, PA 15264-4760
 15004074 +PNC, PO BOX 747024, Pittsburgh, PA 15274-7024
 15004075 PNC, C/O MARK UDREN, ESQ, 111 WOODCREST ROAD, STE 200, Cherry Hill, NJ 08003-3620
 15016336 PNC BANK, PO BOX 1820, Dayton, OH 45401-1820
 15034348 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 15016337 +PNC/NBC MANAGEMENT, PO BOX 1099, Langhorne, PA 19047-6099
 15016427 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 15016341 +TMOBILE/DIVERSFIELD CONSULTANT, 10550 DEER WOOD PARK BLVD., Jacksonville, FL 32256-0596
 15016343 +WEST PENN POWER, PO BOX 6387, Akron, OH 44312
 15016344 +WESTFIELD INSURANCE, ONE PEARL CIRCLE, PO BOX 5001, Westfield Center, OH 44251-5001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

15016311 E-mail/Text: ally@ebn.phinsolutions.com May 04 2019 02:22:40 ALLY, PO BOX 380901,
 Minneapolis, MN 55438-0901
 15016312 +E-mail/Text: ally@ebn.phinsolutions.com May 04 2019 02:22:40 ALLY FINANCIAL,
 200 RENAISSANCE CENTER, Detroit, MI 48243-1300
 15018804 E-mail/Text: ally@ebn.phinsolutions.com May 04 2019 02:22:40 Ally Financial,
 PO Box 130424, Roseville MN 55113-0004
 15016316 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 04 2019 02:28:11 CAPITAL ONE,
 PO BOX 30285, Salt Lake City, UT 84130-0285
 15016317 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 04 2019 02:28:51 CAPITAL ONE,
 c/o PORTFOLIO RECOVERY, 120 CORPORATE BLVD. STE 1, Norfolk, VA 23502-4952
 15016319 +E-mail/Text: bknotice@ercbpo.com May 04 2019 02:23:21 COMCAST CABLE/ENHANCED RECOVERY,
 8014 BAYBERRY ROAD, Jacksonville, FL 32256-7412
 15016322 +E-mail/PDF: creditonebknotifications@resurgent.com May 04 2019 02:28:17 CREDIT ONE BANK,
 PO BOX 60500, City of Industry, CA 91716-0500
 15030091 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com May 04 2019 02:28:29
 Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083,
 Charlotte, NC 28272-1083
 15004843 +E-mail/Text: bankruptcy@cavps.com May 04 2019 02:23:29 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 15016325 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 04 2019 02:23:48 GENERAL INSURANCE,
 c/o CREDIT COLLECTIONS, PO BOX 607, Norwood, MA 02062-0607
 15016327 E-mail/Text: JCAP_BNC_Notices@jcap.com May 04 2019 02:23:26 JEFFERSON CAPITAL SYSTEMS LLC,
 16 MCLELAND ROAD, Saint Cloud, MN 56303
 15018412 E-mail/PDF: resurgentbknotifications@resurgent.com May 04 2019 02:28:17 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 15016331 +E-mail/Text: bnc@nordstrom.com May 04 2019 02:22:46 NORDSTROM, PO BOX 13589,
 Scottsdale, AZ 85267-3589
 15016338 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 04 2019 02:28:31
 PORTFOLIO RECOVERY, 120 CORPORATE BOULEVARD, STE 100, Norfolk, VA 23502
 15016339 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 04 2019 02:23:48 PROGRESSIVE,
 c/o CREDIT COLLECTION, PO BOX 607, Norwood, MA 02062-0607
 15016340 +E-mail/PDF: resurgentbknotifications@resurgent.com May 04 2019 02:28:35
 SPRINGLEAF FINANCIAL, c/o LVNV FUNDING INC, PO BOX 10497, Greenville, SC 29603-0497
 15016342 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 04 2019 02:22:36
 VERIZON, 5000 TECHNOLOGY DR SUITE 300, Saint Charles, MO 63304
 15035466 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 04 2019 02:22:36
 Verizon, PO Box 15124, Albany, NY 12212-5124
 15035467 E-mail/Text: bankruptcy@firstenergycorp.com May 04 2019 02:23:19 West Penn Power,
 PO Box 16001, Reading, PA 19612-6001
 15037765 +E-mail/Text: bankruptcy@firstenergycorp.com May 04 2019 02:23:19 West Penn Power,
 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 20

District/off: 0315-2

User: jhel
Form ID: 149

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Total Noticed: 43

Date Rcvd: May 03, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC BANK NATIONAL ASSOCIATION
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
15025421* Ally Financial, PO Box 130424, Roseville MN 55113-0004
15016334* +PNC, PO BOX 747024, Pittsburgh, PA 15274-7024
15016335* PNC, C/O MARK UDREN, ESQ, 111 WOODCREST ROAD, STE 200, Cherry Hill, NJ 08003-3620
15016313 ###AMERIFINANCIAL SOLUTIONS, FOUND RADIOLOGY, PO BOX 7, Vassar, MI 48768-0007
15016328 ###JOSEPH MAYNARD, 198 MCCHAIN ROAD, Finleyville, PA 15332-4113

TOTALS: 1, * 4, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
Russell A. Burdelski on behalf of Debtor Tammy M. Campbell atyrusb@choiceonemail.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 5